



# FMCBC Policy: Dogs on Club Trips

FMCBC recognizes that some members enjoy bringing dogs on outdoor trips, while others prefer dog-free activities. This guidance clarifies liability and insurance responsibility and consistent practices to ensure, respectful and well-managed trips for everyone.

## 1. Insurance Coverage and Responsibility

- Dogs are **not covered** under the FMCBC insurance policy.
- Any injury, damage, or loss caused by or arising from or related to a dog is the **sole responsibility of the dog owner**.
- Dog-related incidents, including bites, attacks on people or animals, or damage to or loss of property, are the dog owner's responsibility and fall under the dog owner's **personal homeowner's or tenant's insurance**, including third-party liability coverage.
- FMCBC and/or its member clubs/organizations may be named in legal proceedings; however, responsibility for the dog's actions remains solely with the dog owner.

## 2. When Dogs Are Allowed

- Each FMCBC member club/organization must decide whether dogs may be allowed on trips.
- If allowed, the member club/organization must
  - disclose to FMCBC that dogs are permitted on trips, and
  - ensure trip organizers, participants and dog owners are aware of the insurance implications, the dog owner's responsibilities and these guidelines.
- Where allowed the decision to allow dogs on a **specific trip** is entirely at the **trip organizer's discretion**.
- If a trip organizer does not allow dogs, that decision is final.

## 3. Clear Communication

- Trips that allow dogs must be **clearly identified and advertised as such in advance**.
- This helps participants make informed choices, including those who prefer dog-free trips.

### **Recommended Trip Posting Language** (*Copy-Paste*)

#### **Dog-Permitted Trip**

Dogs permitted at the trip organizer's discretion. Dogs are not covered by FMCBC insurance; owners are fully responsible for their dogs. Park, trail and land-use rules and leash requirements apply. *See FMCBC Policy: Dogs on Trips.*

## 4. Where Dogs Are Permitted

- Dogs may only be brought to areas where they are **allowed by park, trail or land-use regulations**.
- All posted rules and regulations must be followed. Where dogs are prohibited, **no exceptions apply**.

## 5. Leashes and Managing Interactions

- Dogs must be **leashed where required** by regulations.
- Even where off-leash use is permitted, owners must:
  - Always keep their dog under effective control
  - Leash their dog when approaching people, dogs, children or wildlife
  - Remove their dog from situations where discomfort or conflict may arise
- Not following leash rules may affect the dog owner's insurance coverage.

## 6. Owner Responsibility and Risk Awareness

- Dog owners are responsible for assessing whether a trip is appropriate for their dog.
- This includes considering:
  - The comfort and safety of other participants
  - Interactions with other dogs
  - Wildlife and environmental risks
- The focus is on **risk management** and acting in the best interests of people, dogs, wildlife and the environment.

### **Short Version** *(for Trip Listings or Member Communications)*

- Dogs are **not covered by FMCBC insurance**.
- Any dog-related incident is the **responsibility of the dog owner** and their homeowner's or tenant's insurance.
- Dogs are allowed **only at the trip organizer's discretion** and must be clearly advertised as such in advance.
- Dogs are permitted **only where allowed by park, trail, land-use regulations**.
- Leash rules must be followed.
- Owners must always keep their dog under effective control.
- Dog owners are responsible for managing risk, ensuring the safety and comfort of all participants and their dog and risks to wildlife and the environment.

## Dog-Owner Acknowledgement Statement

By bringing a dog on an FMCBC club trip, I \_\_\_\_\_ acknowledge that:

- Dogs are not covered by FMCBC insurance.
- I am fully responsible for my dog's behaviour and any injury, damage, or loss caused by my dog.
- I am responsible for ensuring my dog is permitted in the area, following all park, trail and land-use rules, and always keeping my dog under effective control; and
- I agree to remove my dog from any situation where safety, comfort, or control cannot be maintained.

\_\_\_\_\_  
FMCBC Club

\_\_\_\_\_  
Signature of Dog Owner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Witness